

<b>Information to identify the case:</b>			
Debtor 1	<b>Nathan Olorenshaw</b>		Social Security number or ITIN <b>xxx-xx-3515</b>
	First Name	Middle Name	Last Name
Debtor 2			EIN --
(Spouse, if filing)	First Name	Middle Name	Last Name
			Social Security number or ITIN --
			EIN --
United States Bankruptcy Court <b>District of Utah</b>			Date case filed for chapter 13: <b>1/5/23</b>
Case number: <b>23-20031 RKM</b>			

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>). Case status information is available at no charge by calling the Voice Case Information System (VCIS) at 1-866-222-8029.

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Nathan Olorenshaw	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	586 West 1425 North #Q Layton, UT 84041	
<b>4. Debtor's attorney</b> Name and address	E. Kent Winward 4850 Harrison Blvd. Suite 1 Ogden, UT 84403	Contact phone (801) 392-8200  Email: <a href="mailto:utahbankruptcyfirm@gmail.com">utahbankruptcyfirm@gmail.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Lon Jenkins tr Ch. 13 Trustee's Office 465 South 400 East Suite 200 Salt Lake City, UT 84111	Contact phone 801-596-2884  Email: <a href="mailto:utahtrusteemail@ch13ut.org">utahtrusteemail@ch13ut.org</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	United States Bankruptcy Court District of Utah 350 South Main #301 Salt Lake City, UT 84101  Clerk of Court: David A. Sime	Hours open: 8:00 AM to 4:30 PM, Monday – Friday  Contact phone: (801) 524-6687  Website: <a href="http://www.utb.uscourts.gov">www.utb.uscourts.gov</a>

### 7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

The meeting may be continued or adjourned to a later date.

All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.

Meeting to be held on:

**Feb. 16, 2023 at 10:00 AM**

Location:

**The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (385) 832-9074, Enter Meeting ID 437 037 6107, and Passcode 3375693596**

**For additional meeting information go to <https://www.justice.gov/ust/moc>**

### 8. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

#### **Deadline to file a complaint to challenge dischargeability of certain debts:**

**Filing deadline: 4/17/23**

#### **You must file:**

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

#### **Deadline for all creditors to file a proof of claim (except governmental units):**

**Filing deadline: 3/16/23**

#### **Deadline for governmental units to file a proof of claim:**

**Filing deadline: 7/5/23**

#### **Deadlines for filing proof of claim:**

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at [www.uscourts.gov](http://www.uscourts.gov) or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

#### **Deadline to object to exemptions:**

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

**Filing deadline:**

**30 days after the conclusion of the meeting of creditors**

### 9. Filing of plan and confirmation hearing on docket

The debtor has filed a plan.

The hearing on confirmation will be held on: **3/23/23 at 10:00 AM**

Location: **Dial: (636) 651-3182 Ten Min Before Hrg, Access Code: 9671833#, RKM Teleconference Line**

#### **Objections to Confirmation**

Objections to confirmation must be filed and served no later than 7 days before the date set for confirmation. If there are no timely filed objections to confirmation pending or if all objections to confirmation are resolved by a court order or a stipulation signed by the debtor, the trustee and the objecting party, a plan may be confirmed without objection, and the hearing stricken.

### 10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

### 11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

### 12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

### 13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

In re:  
Nathan Olorenshaw  
Debtor

Case No. 23-20031-RKM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 1088-2  
Date Rcvd: Jan 18, 2023

User: admin  
Form ID: 309I

Page 1 of 2  
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 20, 2023:

Recip ID	Recipient Name and Address
db	+ Nathan Olorenshaw, 586 West 1425 North #Q, Layton, UT 84041-5671
12142205	+ America First Credit Union Registered Ag, SHAREE DICKEY, 4774 S 1300 W, Ogden, UT 84405-3621
12142208	+ Desert rock capital inc, 1160 S State St # 240, Orem, UT 84097-8258
12142217	Mr. Money, 1580 S. Sate St., Unit 4, Clearfield, UT 84015-0000
12142218	+ Mrgn Jwlr, Po Box 45820, Salt Lake City, UT 84145-0820
12142225	+ Timberline Financial Troy Long Reg Agent, 767 S STATE RD, Pleasant Grove, UT 84062-3743

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: utahbankruptcyfirm@gmail.com	Jan 18 2023 23:47:00	E. Kent Winward, 4850 Harrison Blvd. Suite 1, Ogden, UT 84403
tr	+ Email/Text: bnc@ch13ut.org	Jan 18 2023 23:48:00	Lon Jenkins tr, Ch. 13 Trustee's Office, 465 South 400 East, Suite 200, Salt Lake City, UT 84111-3345
12142204	+ Email/Text: e-bankruptcy@americafirst.com	Jan 18 2023 23:48:00	America First Credit U, Po Box 9199, Ogden, UT 84409-0199
12142206	+ Email/Text: banko1@cpicollects.com	Jan 18 2023 23:48:00	Collection Professiona, 29 N Connor St, Sheridan, WY 82801-4306
12142207	+ EDI: WFNNB.COM	Jan 19 2023 04:44:00	Comenitycb/Piercingpgd, Po Box 182120, Columbus, OH 43218-2120
12142209	+ Email/Text: compliance@dontbebroke.com	Jan 18 2023 23:48:00	Dollar Loan Center, 5667 S 1900 W, Ste. B, Roy, UT 84067-2301
12142210	Email/Text: bankruptcy@expressrecovery.com	Jan 18 2023 23:48:00	Express Recovery Services, PO Box 26415, Salt Lake City, UT 84126-0415
12142211	+ Email/Text: bankruptcy@expressrecovery.com	Jan 18 2023 23:48:00	Express Recovery Svcs, 2790 Decker Lake Dr, Salt Lake City, UT 84119-2057
12142212	+ EDI: BLUESTEM	Jan 19 2023 04:49:00	Fhut/Webbk, 6250 Ridgewood Road, St Cloud, MN 56303-0820
12142213	+ EDI: AMINFOFP.COM	Jan 19 2023 04:44:00	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
12142215	EDI: IRS.COM	Jan 19 2023 04:44:00	IRS, PO BOX 7346, Philadelphia, PA 19101-7346
12142214	+ EDI: PHINGENESIS	Jan 19 2023 04:49:00	Indigo Credit Card, PO Box 4477, Beaverton, OR 97076-4401
12142216	EDI: JEFFERSONCAP.COM	Jan 19 2023 04:49:00	Jefferson Capital Syst, 16 Mcleland Rd, Saint Cloud, MN 56303
12142219	+ Email/Text: wendy@mountainlandcollections.com	Jan 18 2023 23:48:00	Mtn Land Col, Po Box 1280 483 W 50 N, American Fork, UT 84003-6280
12142220	+ Email/Text: bkclerk@north-american-recovery.com		

District/off: 1088-2

User: admin

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Total Noticed: 29

		Jan 18 2023 23:48:00	North American Recover, 1600 W 2200 S Ste 410, West Valley City, UT 84119-7240
12142223	Email/Text: bankruptcy@springoakscapital.com	Jan 18 2023 23:47:00	Springoakcap, P.O. Box 1216, Chesapeake, VA 23327
12142221	+ Email/Text: Bankruptcy.Noticing@Security-Finance.com	Jan 18 2023 23:47:00	Security Fin, C/O Security Finance Pob 3146, Spartanburg, SC 29304-3146
12142222	+ Email/Text: bankruptcy@speedyinc.com	Jan 18 2023 23:48:00	Speedy Cash, 3611 > Ridge Rd., Wichita, KS 67205-1214
12146202	EDI: AIS.COM	Jan 19 2023 04:49:00	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, PO Box 248848, Oklahoma City, OK 73124-8848
12142226	Email/Text: collections@transformcredit.com	Jan 18 2023 23:47:00	Transform Credit Inc, 332 S Michigan Ave Fl 8, Chicago, IL 60604
12142224	+ Email/Text: ebn@recoupasset.com	Jan 18 2023 23:47:00	Timberline Financial I, 369 E State Rd, Pleasant Grove, UT 84062-3616
12142227	EDI: UTAHTAXCOMM.COM	Jan 19 2023 04:44:00	Utah State Tax Commission, 210 North 1950 West, Salt Lake City, UT 84134-3340
12142228	+ EDI: BLUESTEM	Jan 19 2023 04:49:00	Webbank/Fingerhut Fres, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 20, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 5, 2023 at the address(es) listed below:

Name	Email Address
E. Kent Winward	on behalf of Debtor Nathan Olorenshaw utahbankruptcyfirm@gmail.com winlawecf@gmail.com;bcsommmarymails@gmail.com;r39103@notify.bestcase.com;3920@notices.nextchapterbk.com;3295273420@filings.docketbird.com;casedriverecf@casedriver.com;casedriverecf@gmail.com
Lon Jenkins tr	ecfmail@ch13ut.org lneebling@ch13ut.org
United States Trustee	USTPRegion19.SK.ECF@usdoj.gov

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